

Kindly cancel claims 1-31.

Kindly add new claims 32-65:

32. (New) A multifunction card system, comprising:

a. at least one electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system;

b. a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device, said bank processing hub computer receiving electronic gift certificate card activation data when said electronic gift certificate card is swiped through said point-of-sale device, said electronic gift certificate card activation data comprising said unique identification number of said electronic gift certificate card and an electronic gift certificate activation amount; and

c. a gift certificate card computer under gift certificate card software control and in communication with said bank processing hub for activating a gift certificate card account in a gift certificate card database corresponding to said electronic gift certificate card, said gift certificate card account comprising balance data representative of an electronic gift certificate activation amount.

33. (New) A multifunction card system as recited in claim 32 wherein said bank processing hub computer receives electronic gift certificate card recharge data from said pre-

existing standard retail point-of-sale device when said electronic gift certificate card is swiped through said point-of-sale device, said electronic gift certificate card recharge data comprising said unique identification number of said electronic gift certificate card and an electronic gift certificate recharge amount, and said gift certificate card computer being capable of increasing said balance data of said gift certificate card account corresponding to said electronic gift certificate card by said electronic gift certificate recharge amount.

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34. (New) A multifunction card system as recited in claim ~~32~~¹, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

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35. (New) A multifunction card system as recited in claim ~~32~~¹, wherein said gift certificate card computer communicates with a phone card computer so as to allow a user of said electronic gift certificate card to obtain long distance telephone calling services with said card, such that a total value of goods and services purchased and long distance telephone calling services obtained cannot exceed said balance data of said gift certificate card account corresponding to said electronic gift certificate card.

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36. (New) A multifunction card system as recited in claim ~~35~~⁴, further comprising loyalty data associated with said electronic gift certificate card based upon usage of said electronic gift certificate card.

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37. (New) A multifunction card system as recited in claim 32, further comprising loyalty data associated with said electronic gift certificate card based upon usage of said electronic gift certificate card.

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38. (New) A multifunction card system as recited in claim 32, further comprising:

a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system;

b. a bank processing hub computer under bank hub software control and in communication over a credit and debit card network with a pre-existing standard retail point-of-sale device capable of processing credit and debit card transactions, said bank processing hub computer receiving phone card activation data when said phone card is swiped through said point-of-sale device, said phone card activation data comprising said unique identification number of said phone card and a phone card activation amount; and

c. a phone card computer under phone card software control and in communication with said bank processing hub for activating a phone card account in a phone card database corresponding to said phone card, said phone card account comprising balance data representative of a phone card activation amount.

39.

(New) A multifunction card system as recited in claim 38 wherein said bank processing hub computer receives phone card recharge data from said pre-existing standard retail point-of-sale device when said phone card is swiped through said point-of-sale device, said phone card recharge data comprising said unique identification number of said phone card and a phone card recharge amount, said phone card computer being capable of increasing said balance data of said phone card account corresponding to said phone card by said phone card recharge amount.

40.

(New) A multifunction card system as recited in claim 38, wherein a single card with a single identification number can function as an electronic gift certificate card and as a phone card.

41.

(New) A multifunction card system as recited in claim 32, further comprising:
at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said multifunction card system, said bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving loyalty data when said loyalty card is swiped through said point-of-

sale device, said loyalty data comprising said unique identification number of said loyalty card and of purchase data representing the goods and services purchase amount; and

a loyalty card computer under loyalty card software control and in communication with said bank processing hub for crediting a loyalty card account in a loyalty card database corresponding to said loyalty card with loyalty points based upon said purchase data.

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42. (New) A multifunction card system as recited in claim ¹⁰41, wherein a single card with a single identification number can function as an electronic gift certificate card and as a loyalty card.

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43. (New) A multifunction card system as recited in claim ¹32, further comprising:
a. at least one medical information card having a unique identification number associated with it, said medical information card belonging to a patient;

b. a medical database comprising at least one record corresponding to said medical information card, said record containing medical history information about said patient; and

c. a medical card computer under medical card software control and in communication with said bank processing hub for allowing an authorized requestor to obtain said medical history information about said patient using said unique identification number associated with said medical information card.

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~~44.~~

(New) A multifunction card system as recited in claim 43, wherein a single card with a single identification number can function as an electronic gift certificate card and as a medical information card.

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(New) A prepaid phone card system, comprising:

a. at least one phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said prepaid phone card system;

b. a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving phone card activation data when said phone card is swiped through said point-of-sale device, said phone card activation data comprising said unique identification number of said phone card and a phone card activation amount; and

c. a phone card computer under phone card software control and in communication with said bank processing hub for activating a phone card account in a phone card database corresponding to said phone card, said phone card account comprising balance data representative of a phone card activation amount.

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46.

(New) A prepaid phone card system as recited in claim ¹⁴~~45~~ wherein said bank processing hub computer receives phone card recharge data from said pre-existing standard retail point-of-sale device when said phone card is swiped through said point-of-sale device, said phone card recharge data comprising said unique identification number of said phone card and a phone card recharge amount, and said phone card computer increasing said balance data of said phone card account corresponding to said phone card by said phone card recharge amount.

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47.

(New) A prepaid phone card system as recited in claim ¹⁴~~45~~, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

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48.

(New) A loyalty card system, comprising:

a. at least one loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to said loyalty card system;

b. a bank processing hub computer under bank hub software control and in communication over a banking network with a pre-existing standard retail point-of-sale device for receiving loyalty data when said loyalty card is swiped through said point-of-sale device,

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said loyalty data comprising said unique identification number of said card and purchase data;
and

c. a loyalty card computer under loyalty card software control and in communication with said bank processing hub for crediting a loyalty card account in a loyalty card database corresponding to said loyalty card with loyalty points based upon said purchase data.

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~~49.~~ (New) A loyalty card system as recited in claim ¹⁷48, wherein a first digit of said bank identification number is selected from a group of numbers consisting of the numbers four and five.

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~~50.~~ (New) A method of activating or recharging a magnetically encoded electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to an electronic gift certificate card system, comprising the steps of:

- a. swiping said gift certificate card through a pre-existing standard retail point-of-sale device;
- b. entering an activation amount into said point-of-sale device;

c. transmitting said identification number and said activation amount from said point-of-sale device to a bank processing hub computer over a banking network via which said point-of-sale device processes debit and credit card transactions;

d. decrypting said identification number and said amount by a gift certificate card computer under gift certificate card software control and in communication with said bank processing hub computer if said identification number and said activation amount are encrypted; and

e. crediting a gift certificate card account balance, in a gift certificate card database existing on said gift certificate card computer, with said activation amount.

²⁰/₅₁. (New) A method according to claim ¹⁹/₅₀ further comprising the step of allowing a user of said gift certificate card to obtain long distance telephone calling time using said gift certificate card.

²¹/₅₂. (New) A method according to claim ¹⁹/₅₀, further comprising the step of associating loyalty data with said gift certificate card based upon usage of said gift certificate card.

²²/₅₃. (New) A method according to claim ²⁰/₅₁, further comprising the step of transferring loyalty data to a manufacturer or retailer.

54. A method of making purchases using a magnetically encoded electronic gift certificate card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to an electronic gift certificate card system, comprising the steps of:

- a. swiping said gift certificate card through said pre-existing standard retail point-of-sale device and entering a purchase amount in order to allow a user of said gift certificate card to purchase goods and services using said gift certificate card;
- b. transmitting said identification number and said purchase amount to said bank processing hub computer;
- c. comparing of said purchasing amount to said gift certificate card account balance by a gift certificate card computer;
- d. transmitting a rejection code to said point-of-sale device if said purchase amount if more than said gift certificate card account balance;
- e. transmitting an approval code to said point-of-sale device in order to approve said user's purchase of said goods and services if said purchase amount is less than or equal to gift certificate card account balance;
- f. decrementing said gift certificate card account balance by said purchase amount; and

g. incrementing a seller account belonging to a seller of said goods and services by said purchase amount, wherein said total value of goods and services purchased and long distance telephone calling time obtained using said gift certificate card cannot exceed said gift certificate card account balance.

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53. (New) A method according to claim ²³~~54~~, further comprising the step of decrypting said identification number and said purchase amount by said gift certificate card computer under gift certificate card software control and in communication with said bank processing hub computer if said identification number and said purchase amount are encrypted.

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56. (New) A method according to claim ²³~~54~~, further comprising the step of associating loyalty data with said gift certificate card based on said purchase amount.

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57. (New) A method of activating or recharging a phone card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking network, said identification number corresponding to a phone card system, comprising the steps of:

a. swiping said phone card through a pre-existing standard retail point-of-sale device;

- b. entering an activation amount into said point-of-sale device;
- c. transmitting said identification number and said activation amount from said point-of-sale device to a bank processing hub computer over a banking network in which said point-of-sale device processes debit and credit card transactions;
- d. decrypting said identification number and said activation amount by a phone card computer under phone card software control and in communication with said bank processing hub computer if said identification number and said activation amount are encrypted;
- e. crediting a phone card account balance with said activation amount, said phone card account balance being maintained in a phone card database in communication with said phone card software;
- f. transmitting an authorization number to said point-of-sale device from said bank processing computer hub allows said user to use said phone card to make phone calls;
- g. allowing a user of said phone card to obtain long distance telephone calling time having a value up to said phone card account balance; and
- h. reconciling a retailer account belonging to a retailer of said phone card with a phone card issuer account belonging to an issuer of said phone card.

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58. (New) A method of adding points to a loyalty card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by the American Banking Association for use in a banking

network, said identification number corresponding to a loyalty card system, comprising the steps of:

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- a. swiping said loyalty card through a pre-existing standard retail point-of-sale device;
 - b. entering a purchase amount of a company's product into said point-of-sale device;
 - c. transmitting said identification number and said purchase amount from said point-of-sale device to a bank processing hub computer;
 - d. decrypting said identification number and said purchase amount by a loyalty card computer under loyalty card software control and in communication with said bank processing hub computer if said identification number and said purchase amount are encrypted; and
 - e. crediting a loyalty card account balance in a loyalty card database with a number of said points proportional to said purchase amount.

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29. (New) A method according to claim ²⁷~~28~~ wherein said company is a manufacturer.

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60. (New) A method according to claim ²⁷~~58~~ wherein said company is a retailer.

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(New) A method according to claim ²⁷~~58~~, further comprising the step of allowing an owner of said loyalty card to redeem loyalty points for an item selected from said group consisting of goods, services, discounts on goods and services, long distance telephone calling time value, and money value.

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62.

(New) A method of retrieving information using an information retrieval card having a unique identification number encoded on it, said identification number comprising a bank identification number approved by said American Banking Association for use in a banking network, said identification number corresponding to an information retrieval card system, comprising said steps of:

- a. swiping said information retrieval card through a pre-existing standard retail point-of-sale device;
- b. transmitting said identification number and said a Personal Identification Number (PIN) indicative of a user's identity from said point-of-sale device to a bank processing hub computer over a banking network in which said point-of-sale device processes debit and credit card transactions;
- c. decrypting said identification number and said PIN by an information retrieval card computer under information retrieval card software control and in communication with said bank processing hub computer if said identification number and said PIN are encrypted;
- d. transmitting a rejection code to said point-of-sale device if said PIN entered does not correspond to said identification number; and